

CDGCSV70 023  
 PO Box 1022  
 Wixom MI 48393-1022  
 ADDRESS SERVICE REQUESTED



GC Services Limited Partnership



**Please call: 866-292-5264**  
*Calls may be monitored or recorded*

June 11, 2017



CORRESPONDENCE AND PAYMENT MAILING ADDRESS:

448951354



Jaime Frand

**PO BOX 3026**  
**HOUSTON TX 77253**

**YOU OWE: USAA SAVINGS BANK**

GC NUMBER **0152**

\*\*\*PLEASE DETACH AND RETURN UPPER PORTION OF STATEMENT WITH PAYMENT\*\*\*

June 11, 2017

File Number **7547**

Client Account Number: ENDING 6177

Balance Due: \$16,546.51

Original Creditor: USAA SAVINGS BANK

Dear JAIME FRAND,

We are writing to let you know that your account with USAA SAVINGS BANK, with an overdue balance of \$16,546.51, has been referred to us. Your current balance owed is shown at the top of this letter. An itemization of that balance and additional information about your account can be found at the bottom of this letter.

We understand you may not be able to pay the entire balance in one payment. We are here to work with you to find a mutually agreeable solution. We invite you to contact us so that we can discuss your particular financial circumstances, as well as opportunities our client may have available for you. Please contact us at 866-292-5264 to discuss payment options that may be available to you on your account.

However, if you are able to pay the balance due at this time, please send us your payment using the enclosed envelope.

We look forward to helping you resolve your account. Thank you.

Sincerely,

Randy Clark  
 Account Representative

**Itemization of Your Account:**

Total Due as of Charge-off: \$16,546.51

Total Interest Accrued Since Charge-off: \$1,548.11

If you would prefer, you can make a payment on your account using a credit or debit card by going to our website at [www.gcpayonline.com](http://www.gcpayonline.com) or calling us at 866-294-0068. Use the following number to identify yourself when prompted: 724017160010152

**This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.**

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION**

GC Services Limited Partnership – 6330 Gulfon, Houston, TX 77081

0223-38 IMG-CDP1 724017160010152 37876549

## GC Services Limited Partnership

### Consumer Information:

Unless you, within thirty (30) days after your receipt of this letter, dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you notify us in writing within the above described thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you. Additionally, upon your written request within the above described thirty (30) day period, we will provide you with the name and address of the original creditor, if it is different than the current creditor.

The request for you to pay the balance owed in this letter does not reduce your rights to dispute this debt, or any portion thereof, and/or to request verification within the thirty (30) day period as set forth above.

Federal and state law prohibit certain methods of debt collection, and require that we treat you fairly. If you have a complaint about the way we are collecting your debt, please visit our website at [www.gcserv.com](http://www.gcserv.com) or contact the FTC online at [www.ftc.gov](http://www.ftc.gov); by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580. If you want information about your rights when you are contacted by a debt collector, please contact the FTC online at [www.ftc.gov](http://www.ftc.gov).

**New York Residents:** As a debt collector, GC Services is prohibited under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., from engaging in abusive, deceptive, and unfair debt collection efforts, including, but not limited to the use or threat of violence; use of obscene or profane language; and making repeated phone calls with the intent to annoy, abuse or harass while attempting to collect a debt.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

**NYC Residents:** NYC Department of Consumer Affairs' specific license # varies as to city/state

location of sender: Egin - 2032602; Houston - 2032594; Jacksonville - 2032579; San Antonio - 2032610; Columbus - 2032587; Huntington - 2032616; Knoxville - 2032597; San Diego - 2032615; Copperas Cove - 2032601; Irwindale - 2032591; Oklahoma - 2032603; St. Louis - 2032598; Phoenix - 2032606; Tucson - 2032592